

FIG. 1

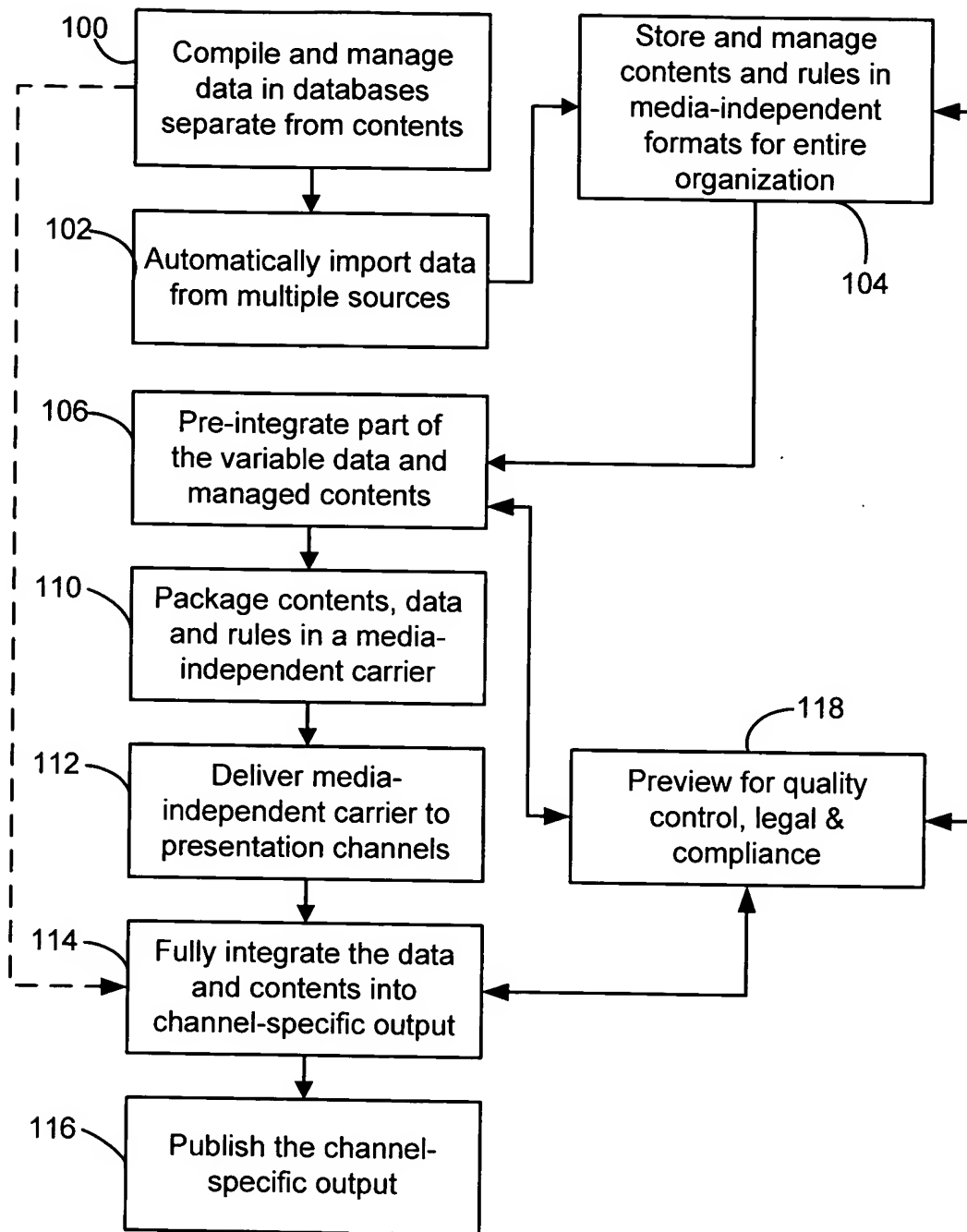


FIG. 2

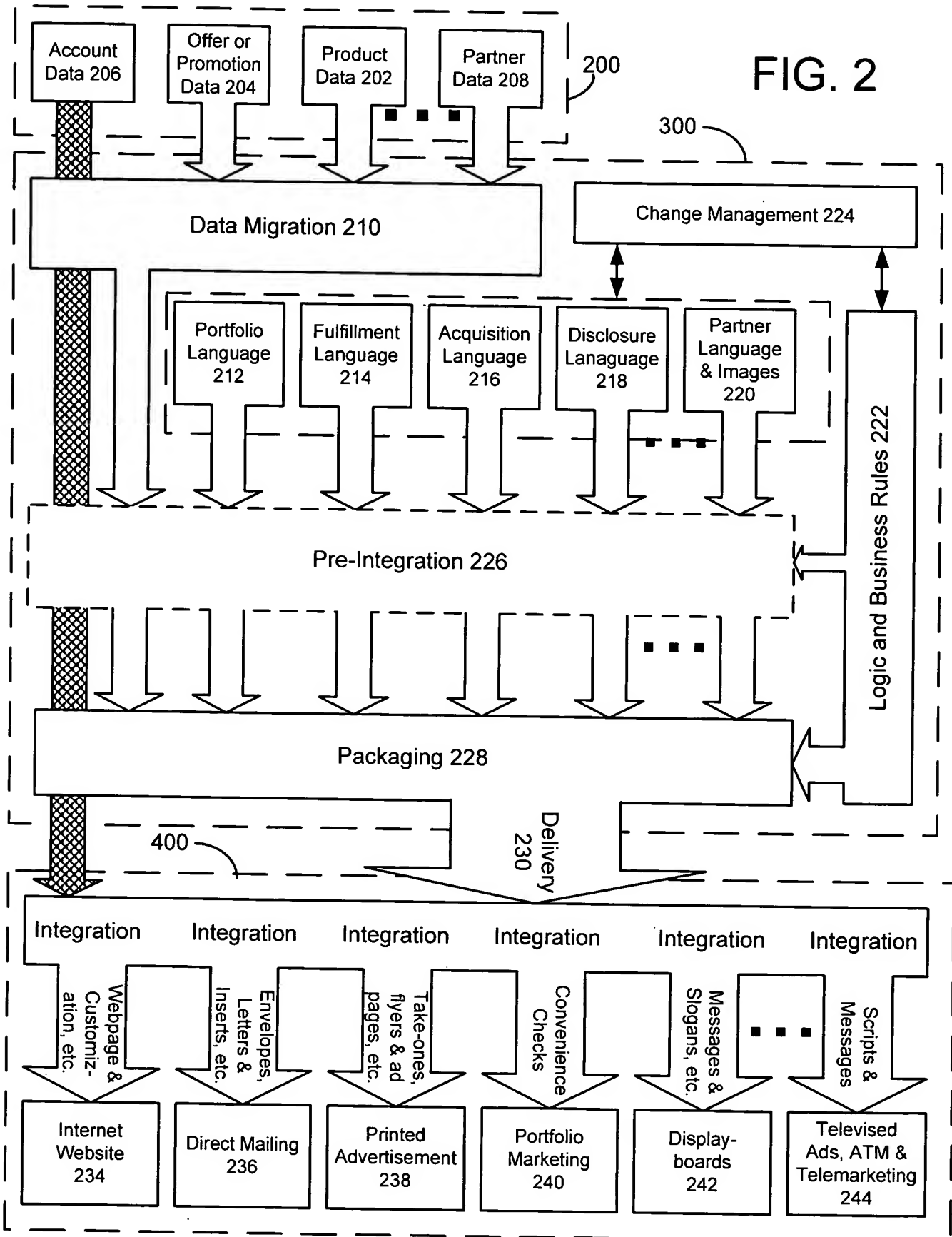


FIG. 3

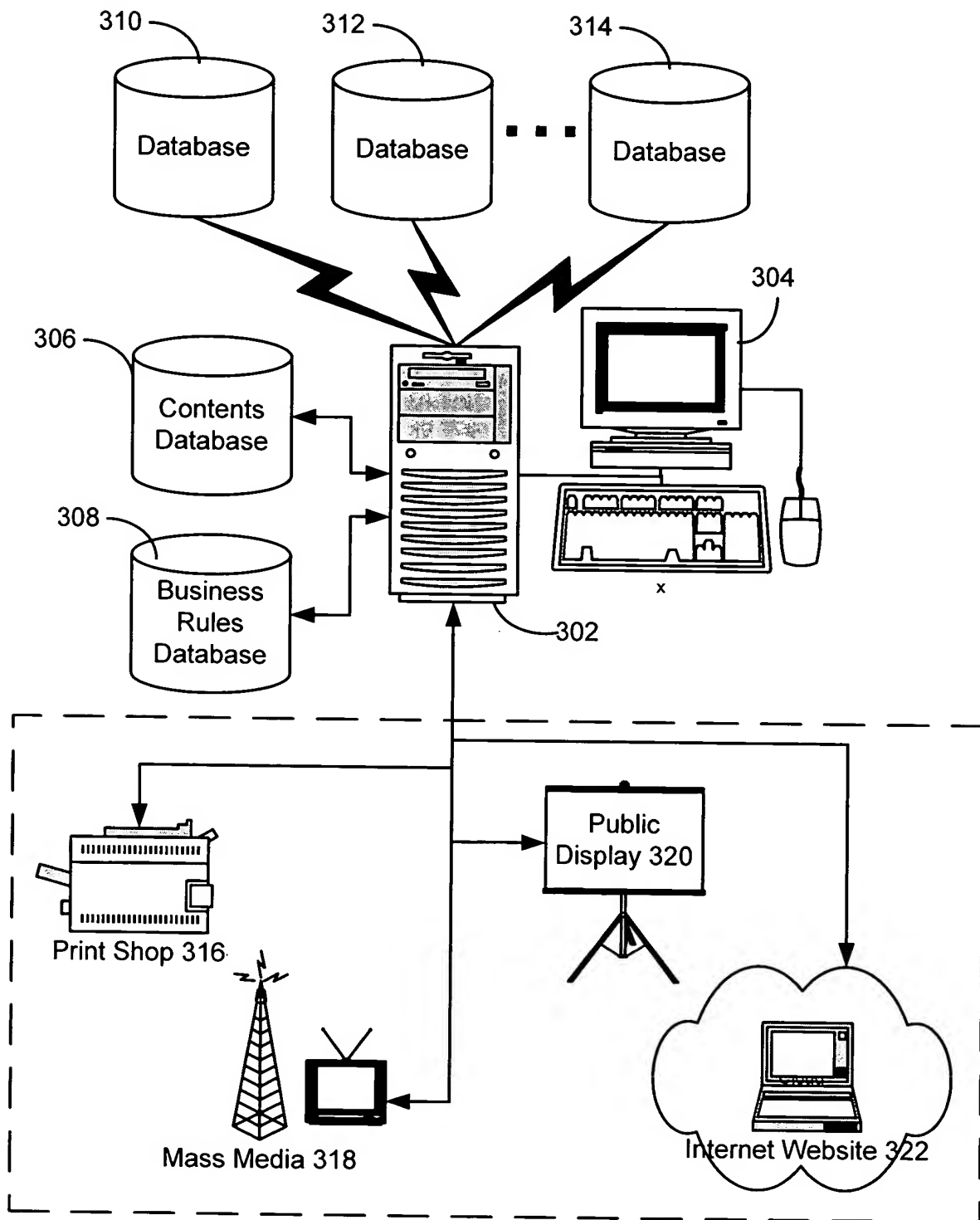


FIG. 4

Schumer Box:

Box 1 (Folder: 01_Annual_Percentage_Rate_APR):	SH_APR_XXX_X_XXXX_XXX
Box 2 (Folder: 02_Other_APRs_OA):	
a. Balance Transfer BT	SH_OA_BT_XXX_XXX_XXX_XXX
b. Cash Advance CA	SH_OA_CA_XXX_XXX_XXX_XXX
c. Late Payment LP	SH_OA_LP_XXXXXX_XXX_XXX
d. Overdraft Protection ODP	SH_OA_ODP_X_XXX
Box 3 (Folder: 03_Variable_Rate_Info_VRI):	
	VRI_XI_XXX_XXX_XX_XXX_XXX

SH_OA_LP_06080910

CONTENT ELEMENTS 402

Late Payment APR: Late once during introductory period: [F]% [H] on purchases. Late twice in any six-month period: [P]% [N] on all balances.

VRI F NBT FCAV 10

The cash advance APR varies monthly. It equals the Prime Rate' plus 10% for cash advances, but not less than 8.5%.

RATE, FEE AND OTHER COST INFORMATION

LGC1183

Annual Percentage Rate (APR) for purchases (purchases include balance transfers)	A 0% fixed APR until the first day of the billing cycle that includes 5/01/03. After that, 9.9% fixed.
Other APRs	Cash Advance APR: 19.99% variable Late Payment APR: Late once during introductory period: [F]% fixed on purchases. Late twice in any six-month period: [P]% fixed on all balances.
Variable rate information	The cash advance APR varies monthly. It equals the Prime Rate' plus 15.24% for cash advances, but not less than 8.5%.
Grace period for repayment of purchase balances	At least 20 days, but none for balance transfers or convenience checks.
Method of computing the balance for purchases	Two-cycle average daily balance method (including new purchases).
Annual fee	None
Minimum finance charge	\$1.00
Transaction fee for certain purchases	Purchase of wire transfers or money orders; purchase of foreign currency and travelers checks from other than a bank; and use of convenience checks: 3% of the amount of each purchase or check, but not less than \$5.00 nor more than \$50.00.

E-Intro term/Intro Date	5/1/2003
F-Go to APR%	9.90
G-Go to Daily Rate	0.0271
H-Go to Fixed Fee	F
I-Cash Advance APR%	19.99
J-Cash Advance Daily Rate	0.0548
K-Cash Advance Fixed / Variable	V
L-Determination Date	22nd Day of Month
M-Example Date	None
N-Index %	None
O-Index Prime (Libor)%	Prime
P-PP2-30 APR%	19.99
Q-PP 2-30 Daily Rate%	0.0548
R-PP2-30 APR% Fixed Variable	F
S-PP1-50 APR%	None
T-PP1-50 Daily Rate%	None
U-PP1-60 APR% Fixed/Variable	None
V-Go to Margin%	None
W-Cash Advance Margin %	15.24
X-PP 2-30 Margin%	None
Y-PP 1-50 Margin%	None
Z-Go to Min APR% (floor)	None
AA-Go to Minimum Daily% (floor)	None
BB-Cash Advance Minimum APR% (floor)	19.49
CC-Cash Advance Minimum Daily% (floor)	0.0534
DD-PP2-30 Minimum APR% (floor)	None

DATA SOURCE 404

LOGIC/Rules 406

FIG. 5

